

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In re:

ANGELA DENISE GOODRICH

Debtor(s)

Case No. 22-41492

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Diana S. Daugherty, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/17/2022.
- 2) The plan was confirmed on 07/14/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/15/2022, 06/22/2023.
- 5) The case was dismissed on 07/28/2023.
- 6) Number of months from filing or conversion to last payment: 10.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,755.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,675.80
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$5,675.80
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,459.96
Court Costs	\$0.00
Trustee Expenses & Compensation	\$374.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$1,834.60
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Attorney fees paid and disclosed by debtor:	\$200.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE CREDIT UNION	Unsecured	7,818.00	NA	NA	0.00	0.00
AMERICAN CREDIT SVCS	Unsecured	543.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE INC	Unsecured	860.50	NA	NA	0.00	0.00
AMERICASH LOANS OF MO LLC	Unsecured	464.13	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	360.00	NA	NA	0.00	0.00
BANK OF MISSOURI	Unsecured	588.07	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,845.00	NA	NA	0.00	0.00
CHARTER COMMUNICATIONS	Unsecured	337.00	NA	NA	0.00	0.00
CONSUMER COLLECTION MGMT	Unsecured	0.00	NA	NA	0.00	0.00
DIV OF EMPLOYMENT SECURITY	Unsecured	6,665.45	NA	NA	0.00	0.00
FIRST FINANCIAL ASSET MGMT	Unsecured	582.28	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	559.00	NA	NA	0.00	0.00
GREEN DOT BANK	Unsecured	89.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	450.56	417.59	417.59	0.00	0.00
HSBC BANK USA NATIONAL ASSOC	Secured	10,015.00	0.00	9,961.78	1,498.46	0.00
HSBC BANK USA NATIONAL ASSOC	Secured	53,351.25	0.00	50,646.62	0.00	0.00
HSBC BANK USA NATIONAL ASSOC	Secured	NA	0.00	500.00	48.38	0.00
INTERCOASTAL FINANCIAL LLC	Unsecured	NA	931.68	931.68	0.00	0.00
JD RECEIVABLES LLC	Unsecured	NA	931.68	931.68	0.00	0.00
LOU BUDKES ARROW FINANCE CO	Unsecured	5,461.00	10,484.19	10,484.19	0.00	0.00
LVNV FUNDING LLC	Unsecured	678.00	679.83	679.83	0.00	0.00
LVNV FUNDING LLC	Unsecured	620.00	620.47	620.47	0.00	0.00
MCA MANAGEMENT	Unsecured	95.10	111.00	111.00	0.00	0.00
MERCY CREDIT UNION	Secured	7,503.00	8,709.53	8,709.53	1,467.41	358.22
MERCY HEALTH	Unsecured	NA	708.86	708.86	0.00	0.00
METRO ST LOUIS SEWER DISTRICT	Secured	1,655.00	2,272.88	2,272.88	374.65	94.08
MIDNIGHT VELVET	Unsecured	333.96	NA	NA	0.00	0.00
MO DEPT OF REVENUE	Unsecured	1,194.10	1,854.85	1,854.85	0.00	0.00
MO DEPT OF REVENUE	Priority	660.75	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	301.00	301.18	301.18	0.00	0.00
NIKODEM DENTAL CARE	Unsecured	144.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PINNACLE SERVICE SOLUTIONS LLC	Unsecured	260.00	NA	NA	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	463.89	301.40	301.40	0.00	0.00
RICKMAN & RICKMAN	Unsecured	0.00	NA	NA	0.00	0.00
SCHUMACHER GROUP	Unsecured	637.00	NA	NA	0.00	0.00
SE EMERGENCY PHYS MEMPHIS	Unsecured	1,080.00	554.29	554.29	0.00	0.00
SE EMERGENCY PHYSICIANS MEMP.	Unsecured	NA	1,080.00	1,080.00	0.00	0.00
SEVENTH AVENUE	Unsecured	349.00	356.14	356.14	0.00	0.00
SPOT LOAN	Unsecured	663.15	NA	NA	0.00	0.00
ST LOUIS CO COLLECTOR OF REV	Priority	256.46	256.46	256.46	0.00	0.00
ST LOUIS CO COLLECTOR OF REV	Priority	NA	308.89	308.89	0.00	0.00
ST LOUIS CO COLLECTOR OF REV	Unsecured	1,098.83	1,073.83	1,073.83	0.00	0.00
SUN LOAN CO	Unsecured	603.00	NA	NA	0.00	0.00
SURETY FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
TEA OLIVE LLC	Unsecured	589.00	589.00	589.00	0.00	0.00
THE PROGRESSIVE CORP	Unsecured	318.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	157.00	156.80	156.80	0.00	0.00
TOWER LOAN OF MISSOURI LLC	Unsecured	1,612.00	1,612.29	1,612.29	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	131,471.38	113,242.09	113,242.09	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	1,248.06	1,248.06	1,248.06	0.00	0.00
WORLD FINANCE CORP	Unsecured	3,420.94	3,407.63	3,407.63	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$51,146.62	\$48.38	\$0.00
Mortgage Arrearage	\$9,961.78	\$1,498.46	\$0.00
Debt Secured by Vehicle	\$8,709.53	\$1,467.41	\$358.22
All Other Secured	\$2,272.88	\$374.65	\$94.08
TOTAL SECURED:	\$72,090.81	\$3,388.90	\$452.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$565.35	\$0.00	\$0.00
TOTAL PRIORITY:	\$565.35	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$140,662.86	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,834.60</u>
Disbursements to Creditors	<u>\$3,841.20</u>

TOTAL DISBURSEMENTS :	<u>\$5,675.80</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/07/2023

By: /s/ Diana S. Daugherty

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.